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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/887,292	06/22/2001	Karl E. Jentoft	56145473-13	6260
26453	7590	02/15/2006	EXAMINER	
BAKER & MCKENZIE LLP 1114 AVENUE OF THE AMERICAS NEW YORK, NY 10036				WEISBERGER, RICHARD C
			ART UNIT	PAPER NUMBER
			3624	

DATE MAILED: 02/15/2006

Please find below and/or attached an Office communication concerning this application or proceeding.



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APPLICATION NO./ CONTROL NO.	FILING DATE	FIRST NAMED INVENTOR / PATENT IN REEXAMINATION	ATTORNEY DOCKET NO.
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09/887,292

EXAMINER

ART UNIT	PAPER
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20051124

DATE MAILED:

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Commissioner for Patents

Richard C Weisberger
Primary Examiner
Art Unit: 3624

DETAILED ACTION

Claim Rejections - 35 USC § 101

The rejection of record under this paragraph has been withdrawn.

Claim Rejections - 35 USC § 103

1. The text of those sections of Title 35, U.S. Code not included in this action can be found in a prior Office action.
2. Claims 17-27 are rejected under 35 U.S.C. 103(a) as being unpatentable over Dictionary of Business Terms.

In the previous office action, the examiner took Official Notice that it is well known in the art to consolidate loans into a single payment. The applicant's response to the rejection is nonresponsive in that it is not clear if the official notice is being seasonably challenged.

Respectfully,



Richard Weisberger

AU 3624

Primary Examiner

202 571 6753

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